

### **What is CHAMPVA?**

CHAMPVA (the Civilian Health and Medical Program of the Department of Veterans Affairs) is a federal health benefits program administered by the Department of Veterans Affairs. CHAMPVA is a Fee for Service (indemnity plan) program. CHAMPVA provides reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care, and durable medical equipment (DME). There is a very limited adjunct dental benefit that requires pre-authorization.

### **Who is eligible for CHAMPVA?**

To be eligible for CHAMPVA, you cannot be eligible for TRICARE (formerly called CHAMPUS) and you must be in one of these categories:

- the spouse or child of a veteran who has been rated 100% permanently and totally disabled for a service connected disability by a VA regional office, or
- the surviving spouse or child of a veteran who died from a VA-rated service connected disability, or who, at the time of death, was rated 100% permanently and totally disabled, or
- the surviving spouse or child of a military member who died in the line of duty, not due to misconduct (in most of these cases, these family members are eligible for TRICARE, not CHAMPVA).

To be eligible for CHAMPVA benefits over age 65, you must also meet the following conditions:

- if you turned 65 before June 5, 2001, and only have Medicare Part A, you will be eligible for CHAMPVA without having to have Medicare Part B coverage.
- if you turned 65 before June 5, 2001 and have Medicare Parts A and B, you must keep both Parts to be eligible.
- if you turn age 65 on or after June 5, 2001, you must be enrolled in Medicare Parts A and B to be eligible.

### What is the definition of:

- *Service-connected:* a VA regional office determination that a veteran's illness or injury was incurred or aggravated while on active duty military service and resulted in some degree of disability.
- *Sponsor:* the veteran upon whom CHAMPVA eligibility for the applicant is based
- *Spouse:* wife, husband, widow, widower of a CHAMPVA sponsor whose legal relationship has been established by a VA regional office. In some cases, this may include a remarried surviving spouse whose remarriage ended because of death, divorce or annulment.
- *Child:* legitimate, illegitimate, adopted and stepchildren whose legal relationship has been established by a VA regional office. To be eligible for CHAMPVA, the child must be unmarried and:
  - under age 18, or
  - between age 18 and age 23 and enrolled in a full-time course of study at an approved educational institution (more on this below), or
  - who, prior to age 18, became permanently incapable of self-support as rated by a VA regional office.

A child's eligibility is not affected by the divorce/remarriage of a sponsor and spouse except in the case of stepchildren who leave the sponsor's household. In this case, the stepchildren are no longer eligible for CHAMPVA.

### What kind of certification is required for individuals between age 18 and 23 who are in school?

A student must be taking at least 12 credit hours per semester (or equivalent quarter hours). The school must certify this information and the certification must include the starting and ending date of the school period for which the student is registered, and the student's social security number. The certification must be on school letterhead and signed. It can be mailed or faxed (303-331-7809). CHAMPVA Fact Sheet 01-2 has more detailed information on school certifications.

### How do I get more information?

- Check our web site at [www.va.gov/hac](http://www.va.gov/hac), select **CHAMPVA**
- Write us at P.O. Box 469028, Denver, CO 80246-9028
- E-mail us at [hac.inq@med.va.gov](mailto:hac.inq@med.va.gov)
- Call 1-800-733-8387, Monday-Friday from 9:00 AM -1:30 PM and 2:30- 5:00 PM Eastern Time.